

AMENDMENTS TO THE SPECIFICATION

Page 10, lines 21-31

The scoring system 114 analyzes the provided information in the scoring request and estimates the likelihood that the transaction is fraudulent. In generating this estimate, the scoring system 114 matches information about the purchaser derived from the scoring request with information about other transactions that are most likely made by the same purchaser elsewhere (e.g. at other e-commerce sites and optionally at non e-commerce sites) to obtain an overall profile of the purchaser's historical buying behavior. More specifically, multiple profiles corresponding to different key values derived from the scoring request are obtained and used by the scoring system 114. The profiles provide summaries of historical transactions for the individual(s) associated with the profile. In one embodiment, every transaction received from a merchant is used to update the profiles associated with that transaction.